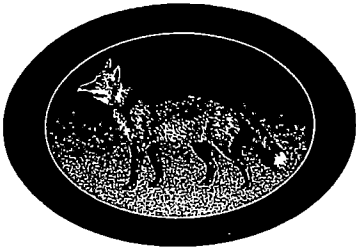


THIS NOTICE WAS DELIVERED BY CERTIFIED & REGULAR MAIL



VILLAGE OF FOX POINT

MILWAUKEE COUNTY
WISCONSIN

PROPERTY MAINTENANCE
COMPLIANCE NOTICE

VILLAGE HALL
7200 N. SANTA MONICA BLVD.
FOX POINT 53217-3505
414-351-8900
FAX 414-351-8909

Property Owner: O'Dwyer

Date: 8/24/11

Address: 8415 N Pt. Washington

The exterior of your property was inspected for code compliance. The inspection revealed the following item(s) of noncompliance:

DESCRIPTION

COMMENTS/CODE REFERENCE

- ☐ Fences
- ☐ Decks
- ☐ Retaining Walls
- ☐ Accessory Buildings
- ☐ Dwelling Exterior
- ☐ Litter
- ☐ Grass
- ☐ Dead Trees
- ☐ Exterior Storage
- ☐ Unenclosed Storage
- ☐ Other

OK

Pursuant to Chapter 33 of the Village code, the Village is hereby requiring you bring the above items into code compliance by _____. Please be advised that failure to comply with this notice will result in further action being taken by this department.

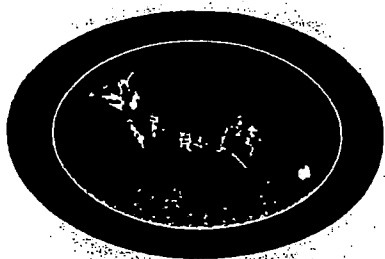
Please feel free to contact me should you have any questions concerning this notice.

Sincerely,

Property Maintenance Inspector

***PLEASE BE AWARE THAT FAILURE TO COMPLY WITH THIS NOTICE MAY RESULT IN THE VILLAGE ARRANGING TO HAVE THIS WORK DONE, AT YOUR EXPENSE, PURSUANT TO SECTION 33.8(1)(d) OF THE VILLAGE CODE.**

THIS NOTICE WAS DELIVERED BY CERTIFIED & REGULAR MAIL



VILLAGE OF FOX POINT

MILWAUKEE COUNTY

WISCONSIN

PROPERTY MAINTENANCE
COMPLIANCE NOTICE

VILLAGE HALL
7200 N. SANTA MONICA BLVD.
FOX POINT 53217-3505
414-351-8900
FAX 414-351-8909

Property Owner: Francis & Patricia O'Dwyer

Date: August 7, 2009

Address: 8415 N. Port Washington Rd

The exterior of your property was inspected for code compliance. The inspection revealed the following item(s) of noncompliance:

DESCRIPTION

COMMENTS/CODE REFERENCE

- ☐ Fences
- ☐ Decks
- ☐ Retaining Walls
- ☐ Accessory Buildings
- ☐ Dwelling Exterior
- ☒ Litter
- ☒ Grass
- ☐ Dead Trees
- ☐ Exterior Storage
- ☐ Unenclosed Storage
- ☐ Other

I observed on August 6, 2009 that your grass is 7-8 inches tall. This is a violation of Section 33.3(2) of the Village Code which limits grass height to four (4) inches.

Please bring your lawn into code compliance by August 21, 2009.

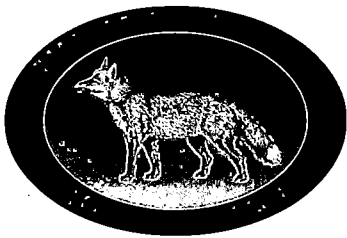
Pursuant to Chapter 33 of the Village code, the Village is hereby requiring you bring the above items into code compliance by August 21, 2009. Please be advised that failure to comply with this notice will result in further action being taken by this department.

Please feel free to contact me should you have any questions concerning this notice.

Sincerely,

Property Maintenance Inspector

***PLEASE BE AWARE THAT FAILURE TO COMPLY WITH THIS NOTICE MAY RESULT IN THE VILLAGE ARRANGING TO HAVE THIS WORK DONE, AT YOUR EXPENSE, PURSUANT TO SECTION 33.8(1)(d) OF THE VILLAGE CODE.**



VILLAGE OF FOX POINT

MILWAUKEE COUNTY

WISCONSIN

VILLAGE HALL
7200 N. SANTA MONICA BLVD.
FOX POINT 53217-3505
414-351-8900
FAX 414-351-8909

VILLAGE OF FOX POINT PROPERTY MAINTENANCE COMPLIANCE NOTICE

Property Owner f. l. + Patt: O'Dwyer
Address 8415 N. Port Washington Rd

Date 15 Aug 00

The Village's goal is to inspect the exterior of all properties within the Village to ensure compliance with the Village's Property Maintenance Code. An inspection of your property has revealed that your property does not adhere to Village code in the following area(s):

Description

Comments

- ☐ Fences
- ☐ Decks
- ☐ Retaining Walls
- ☐ Accessory Buildings
- ☐ Dwelling Exterior
- ☐ Litter
- ☐ Grass
- ☐ Dead Trees
- ☐ Exterior Storage
- ☐ Other

OK
JS

Pursuant to section 33.7 of the Village code, the Village hereby requests that you bring the above referenced items into code compliance by _____. Please be aware that failure to comply with this notice will result in a citation to appear in municipal court.

Please feel free to contact the Village should you have any questions concerning this notice.

Sincerely,

Property Maintenance Inspector

TERMINATION OF DECEDENT'S PROPERTY INTEREST

- * Joint Tenancy or Life Estate Termination [s. 867.043] or
- * Summary Confirmation of Interest in Property [s. 867.046]

Decedent's Name Gladys M. Clark	
Address of Decedent at Date of Death 8415 N. Port Washington Rd. City Fox Point State WI Zip 53217	
Date of Death June 7, 1994	Social Security Number 393-16-4488

6978669

REGISTRY'S OFFICE } SS
Milwaukee County, Wis. }
RECORDED AT } 10 10 AM

JUL 18 1994.

REEL 3332 IMAG 644

W. L. C. B. L. REGISTER OF DEEDS

Presentation of Death Certificate

I certify that I have viewed a certified copy of the decedent's death certificate and have delivered a copy of this document to the Circuit Court.

(D. E. L. J.) *Charles Brown* JUL 18 1994
Register of Deeds signature Date

This interest in real estate is terminated under (check one):

☒ s. 867.045 which pertains to real property in which the decedent was a joint tenant,* had a vendor's or mortgagee's interest, or had a life estate. *(You must provide a copy of the deed establishing joint tenancy.)

☐ s. 867.046 which pertains to (1) real property of a decedent specified in a marital property agreement, and also to (2) survivorship marital property. (You must provide a copy of the deed establishing survivorship marital property.)

Presentation of real property tax bill.

Present with this document a copy of the real property tax bill for each parcel for the year immediately preceding decedent's death.

Presentation of document establishing joint tenancy, survivorship marital property, or life estate.

This deed is found in volume/reel 2320 page/image 155 document number 6267520
volume/reel _____ page/image _____ document number _____

Tax Key No. 053-1000-000

Legal description of the real estate. (attached riders if needed.)

The Northerly One-hundred (100) feet measured along the Westerly line of Lot One (1) in Fox Croft Highlands, being a Subdivision of the South West One-quarter (1) of the North East One-quarter (1) of Section Eight (8), in Township Eight (8) North, Range Twenty-two (22) East, in the Village of Fox Point

DECLARATION: (I, KL) declare that this document is, to the best of my own knowledge and belief, true, correct and complete and is in conformity with the provisions and limitations of the Wisconsin Statutes. (If more space is needed, attach pages.)

Name and Address of Person Receiving Property	Relationship to Decedent	Signature	Date
Karl L. Clark 8415 N. Port Washington Rd. Fox Point, WI 53217	Surviving Spouse	<i>Karl L. Clark</i>	7/11/94

Notarial Acts (NOTARIZATION)

The above named person(s) Karl L. Clark

Signed and sworn to (or affirmed) before me on (date) July 11, 1994

Signature of notary or other person authorized to administer an oath *Charles J. Leisgang*
(as per s. 706.06, 706.07)

Print or type name Charles J. Leisgang

State of Wisconsin, County of Milwaukee

Title Notary Public or Date commission expires 6-15-97
(affix notary seal)

This document was drafted by (print or type name below)

Edward David, Attorney at Law
State Bar ID # 01011358

Form HT-110 (1/93)

NAME CHANGE

DOCUMENT NO.

REEL 3496 IMAS 952
WARRANTY DEED
STATE BAR OF WISCONSIN FORM 2-1982

THIS SPACE RESERVED FOR RECORDING DATA

8415 N. Port Washington
7060483

Karl L. Clark, a single person.

REGISTER'S OFFICE } SS
Milwaukee County, WI }
RECORDED AT - 2 40 PM

MAR - 9 1995

REEL 3496 IMAS 952

REGISTER
OF DEEDSconveys and warrants to F.C. O'Dwyer and Patti O'Dwyer,
husband and wife, as survivorship marital property.RETURN TO
F.C. O'Dwyer and Patti O'Dwyer
8415 N Port Washington Rd
Fox Point, WI 53217the following described real estate in Milwaukee County,
State of Wisconsin:

053-1000

Tax Parcel No:

The Northerly One-Hundred (100) feet measured along the Westerly line
of Lot One (1) in Fox Croft Highlands, being a Subdivision of the
Southwest One-quarter (1/4) of the Northeast One-quarter (1/4) of
Section Eight (8), in Township Eight (8) North, Range Twenty-two (22)
East, in the Village of Fox Point, Milwaukee County, Wisconsin.

TRANSFER

\$ 426.00
FEE

7060483

RECORD 10.00

RTX 426.00

This is
(is) (is not) homestead property.Excepting to warranties, municipal and zoning ordinances and agreements entered under
them, recorded easements for the distribution of utility and municipal services, recorded
building and use restrictions and covenants, general taxes levied in the year of closing.

Dated this 22 day of February, 1995

(SEAL)

Karl L. Clark

(SEAL)

AUTHENTICATION

Signature(s)

authenticated this day of, 19

TITLE: MEMBER STATE BAR OF WISCONSIN

(If not,
authorized by)

EATON

THIS INSTRUMENT DRAFTED

Edward A Pur

Federated Realty

(Signatures may be authenticated or acknowledged. Both
are not necessary.)

ACKNOWLEDGMENT

STATE OF WISCONSIN

Milwaukee County. } SS

Personally came before me this 22 day of
February, 1995 the above named
Karl L. Clarkto me known to be the person who executed the
foregoing instrument and acknowledge the same.Notary Public Milwaukee County, Wis.
My Commission is permanent. (If not, state expiration
date: July 9, 1995)

✓

Wisconsin Legal Blank Company
Milwaukee, Wis. (Job 23511)

2320 155

053-1000

DOCUMENT NO.

WARRANTY DEED
STATE BAR OF WISCONSIN FORM 2-1982

THIS SPACE RESERVED FOR RECORDING DATA

6267520

REGISTER'S OFFICE
Milwaukee County, WI

RECORDED AT -9 00 AM M

APR 13 1989

REEL 2320 IMAGE 155

W. B. C. B. L. REGISTER
OF DEEDS

GEORGE HEUSER, JR. and MALINDA HEUSER, Husband and Wife

conveys and warrants to KARL L. CLARK and GLADYS M. CLARK,
Husband and Wife

RETURN TO Karl L. Clark
8415 N. Port Washington Rd.
Fox Point, WI 53217

the following described real estate in Milwaukee County,
State of Wisconsin:

Tax Parcel No 053-1000-000...

The Northerly One-Hundred (100) feet measured along the Westerly
line of Lot One(1) in Fox Croft Highlands, being a Subdivision of
the South West One-quarter (1/4) of the North East One-quarter
(1/4) of Section Eight (8), in Township Eight (8) North, Range
Twenty-two (22) East, in the Village of Fox Point.

TRANSFER
\$405.00
FEE

NAME CHANGE

RECORD
RTX

6267520
4.00
405.00

This is homestead property.
(is) XXXXX

Exception to warranties: Municipal and zoning ordinances, recorded easements for public
utilities serving the property, recorded building and use restrictions and covenants,
general taxes levied in the year of closing.

Dated this 31 day of March, 1989

(SEAL)

George Heuser Jr.

(SEAL)

(SEAL)

George Heuser Jr.
Malinda Heuser
Malinda Heuser

(SEAL)

AUTHENTICATION

Signature(s)

authenticated this day of 19

TITLE: MEMBER STATE BAR OF WISCONSIN

(If not,
authorized by § 706.06, Wis. Stats.)

THIS INSTRUMENT WAS DRAFTED BY

Sandra S. Jandegian for Federated
Realty Group

(Signatures may be authenticated or acknowledged. Both
are not necessary.)

ACKNOWLEDGMENT

STATE OF WISCONSIN

Milwaukee County

Personally came before me this 31 day of
March, 1989, the above named

George Heuser Jr.
Malinda Heuser

to me known to be the person who executed the
foregoing instrument and acknowledged the same.

Notary Public
My Commission is permanent. (If not, state expiration
date: April 9, 1990)

*Names of persons signing in any capacity should be typed or printed below their signatures.

WARRANTY DEED

STATE BAR OF WISCONSIN
FORM No. 2-1982

Wisconsin Legal Blank Co. Inc.
Milwaukee, Wis.

53-1020

53-1020

24-18

*200

*4549445 B C REC

SEP-23-70 7 6 6 0 2 0

*2750

DOCUMENT NO.

REEL 551 IMAG 339

WARRANTY DEED
STATE OF WISCONSIN - FORM 1
THIS SPACE RESERVED FOR RECORDING DATA

4549445

REGISTER'S OFFICE

Milwaukee County, Wis.

RECORDED AT 3:50 PM

on SEP 23 1970 In

Reel 551 Image 339

Odele Holbrook
Register of Deeds

RETURN TO

TRANSMITTED

\$ 27.50

FEE

THIS INDENTURE, Made this 21st day of September, A. D. 1970,
between John F. McCormick and Alice J. McCormick,
his wifeand Robert W. Schoenfeld and Margaret Schoenfeld,
his wifeWitnesseth, That the said parties of the first part, for and in consideration
of the sum of One dollar and other good and valuable
considerationto them in hand paid by the said parties of the second part, the receipt
whereof is hereby confessed and acknowledged, have Y^e given, granted, bargained, sold, remised, released, aliened,
conveyed and confirmed, and by these presents do give, grant, bargain, sell, remise, release, alien, convey, and
confirm unto the said parties of the second part, their heirs and assigns forever, the following
described real estate, situated in the County of Milwaukee and State of Wisconsin, to-wit:Lot numbered Eighteen (18), in Fox Croft Highlands, being a Subdivision
of the South West One-quarter (1/4) of the North East One-quarter
(1/4) of Section numbered Eight (8), in Township numbered Eight (8)
North, Range numbered Twenty-two (22) East, in the Village of Fox
Point, County of Milwaukee and State of Wisconsin.

Tax Key No. 24-18

(IF NECESSARY, CONTINUE DESCRIPTION ON REVERSE SIDE)

Together with all and singular the hereditaments and appurtenances thereunto belonging or in any wise
appertaining; and all the estate, right, title, interest, claim or demand whatsoever, of the said parties of the
first part, either in law or equity, either in possession or expectancy of, in and to the above bargained premises, and
their hereditaments and appurtenances.To Have and to Hold the said premises as above described with the hereditaments and appurtenances, unto
the said parties of the second part, and to their heirs and assigns FOREVER.And the said John F. McCormick and Alice J. McCormick, his wifefor themselves, their heirs, executors and administrators, do covenant, grant, bargain, and
agree to and with the said parties of the second part, their heirs and assigns, that at the time of the
ensuing and delivery of these presents they are well seized of the premises above described, as of a
good, sure, perfect, absolute and indefeasible estate of inheritance in the law, in fee simple, and that the same are
free and clear from all incumbrances whatever, excepting: Municipal and Zoning Ordinances
and Recorded Easements for Public Utilities; Recorded Building Restrictions;and that the above bargained premises in the quiet and peaceable possession of the said parties of the second
part, their heirs and assigns, against all and every person or persons lawfully claiming the whole or any part
thereof, they will forever WARRANT AND DEFEND.In Witness Whereof, the said parties of the first part have Y^e hereunto set their hand s and
seal s this 21st day of September A. D. 1970.

SIGNED AND SEALED IN PRESENCE OF

Emil W. Hokanson
Emil W. HokansonJohn F. McCormick (SEAL)
John F. McCormickAlice J. McCormick (SEAL)
Alice J. McCormick

(SEAL)

(SEAL)

State of Wisconsin,
Milwaukee County, } Personally came before me, this 21st day of September, A. D. 1970,
the above named John F. McCormick and Alice J. McCormick, his wife

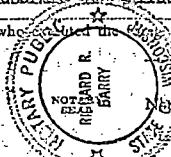
to me known to be the persons, who executed the foregoing instrument and acknowledged the same.

Richard R. Barry
Richard R. Barry

Notary Public, Milwaukee County, Wis.

My Commission (expires) (is) 12-19-1971

THIS INSTRUMENT WAS DRAFTED BY

Harold J. Bruce

(Section 19.31 (1) of the Wisconsin Statutes provides that all instruments to be recorded shall have plainly printed or typewritten thereon
the names of the grantor, grantee, witnesses and notary. Section 19.313 similarly requires that the name of the person who, or govern-
mental agency which, drafted each instrument, shall be printed, typewritten, stamped or written thereon in a legible manner.)

STATUTE OF WISCONSIN
WISCONSIN LEGAL BLANK COMPANY
MILWAUKEE, WIS. (Feb. 1970)

LAW OFFICES OF
ARENZ, MOLTER, MACY & RIFFLE, S.C.

720 N. EAST AVENUE
P.O. BOX 1348 (53187-1348)
WAUKESHA, WI 53186
Telephone: (262) 548-1340
Facsimile: (262) 548-9211
Email: elarson@ammr.net

DALE W. ARENZ
DONALD S. MOLTER, JR.
JOHN P. MACY
COURT COMMISSIONER
H. STANLEY RIFFLE
COURT COMMISSIONER
ERIC J. LARSON

RICK D. TRINDL
PAUL E. ALEXY
JULIE A. AQUAVIA
R. VALJON ANDERSON

November 30, 2010

Atty. Timothy R. Hall
Law Office of Timothy R Hall
5600 W Brown Deer Rd Ste 203
Brown Deer, WI 53223-2346

Via Email: attytimhall@sbcglobal.net

Re: Village of Fox Point
Debtor: Pavlov, Mikhail & Karlova, Kamilla
Case No.: 10-32564-svk
Creditor: Village of Fox Point
Account No.: 53-1020-000

Dear Attorney Hall:

Please be advised that I am the Village Attorney for the Village of Fox Point. Your letter of November 12, 2010, which you directed to the Village Manager has been referred to me, as has your client's email communications with the Village Manager from various dates in October and November of 2010, and your email message to the Village Manager dated November 12, 2010. My position regarding this matter is as follows:

1. For purposes of the automatic stay, at this time I will accept your assurance that a bankruptcy petition was filed on July 30, 2010. The Village has no knowledge of this petition, but for your statement. The Village has received nothing regarding this matter through the bankruptcy action, and the Village reserves all rights in this regard including any objections it may have to being discharged without prior notice. The Village intends to file a claim in this action, and will do so upon receipt of appropriate notice.
2. As you know, the Village is continuing to provide numerous services to this property, and the Village will continue to collect for this service that is provided and that has been provided subsequent to July 30, 2010.

LAW OFFICES OF
ARENZ, MOLTER, MACY & RIFFLE, S.C.

Attorney Timothy R. Hall
November 30, 2010
Page 2

3. The Village will continue to bill for services provided subsequent to July 30, 2010. At this time the Village is not requiring proof of payment for continuing service, however the Village reserves all rights in this regard. We will assume for now that your client will pay for the continuing service when payment is due and will continue service on that basis.
4. It is my understanding that the Village is taking no action to collect debts arising prior to July 30, 2010, and interest on such delinquencies are not accruing at this time.

I trust that the foregoing is acceptable. If you still believe that the Village is violating the stay or taking actions that are in violation of applicable laws, please contact me immediately so that we can quickly resolve the matter.

Once again, the Village reserves all rights with regard to any claims or potential claims it may have in this bankruptcy action, including with regard to whether the bankruptcy action has been properly filed and regarding proper notice of the same to the Village.

Yours very truly,
ARENZ, MOLTER, MACY & RIFFLE, S.C.

Eric J. Larson

Eric J. Larson

EJL/bes
cc: Susan Robertson, Village Manager
Tanya O'Malley, Village Clerk
Y:\FoxP\T\Pavlov\hall.ltr.11-30-10

LAW OFFICES OF
ARENZ, MOLTER, MACY & RIFFLE, S.C.

720 N. EAST AVENUE
P.O. BOX 1348 (53187-1348)
WAUKESHA, WI 53186
Telephone: (262) 548-1340
Facsimile: (262) 548-9211
Email: elarson@ammr.net



DALE W. ARENZ
DONALD S. MOLTER, JR.
JOHN P. MACY
COURT COMMISSIONER
H. STANLEY RIFFLE
COURT COMMISSIONER
ERIC J. LARSON

RICK D. TRINDL
PAUL E. ALEXY
JULIE A. AQUAVIA
R. VALJON ANDERSON

December 3, 2010

SUSAN E. ROBERTSON
VILLAGE MANAGER
VILLAGE OF FOX POINT
7200 N. SANTA MONICA BLVD.
FOX POINT, WI 53217-3505

**Re: Village of Fox Point
Pavlov/Karlova Bankruptcy Matter
Utility Billing
Proof of Claim**

Dear Susan:

Enclosed please find a copy of correspondence that I have received from Attorney Hall regarding the above-noted matter, including numerous attachments that he provided with his letter. I have the following thoughts in this regard:

1. Based upon these materials, you may want to file a Proof of Claim, as you deem appropriate. We generally believe that filing a Proof of Claim increases the likelihood of being paid in the bankruptcy action. The Proof of Claim form is shown in the attached documents, and presumably you could complete that form internally without my involvement as you deem appropriate, however I would be happy to offer assistance on request. Note that Proofs of Claim are due no later than December 15, 2010, except for governmental units. Federal rules allow governmental units to file as late as 180 days after the date of the Order for Relief, and even later than that under some circumstances. As a practical matter, however, I would recommend filing it as soon as possible if you intend to file a Proof of Claim.
2. Please ensure that you do not continue to bill for services provided prior to July 30, 2010, which was the filing date of this bankruptcy action.

LAW OFFICES OF
ARENZ, MOLTER, MACY & RIFFLE, S.C.

Susan Robertson, Village Manager
December 3, 2010
Page 2

3. You may continue to bill for services provided subsequent to July 30, 2010.

If you should have any questions regarding this matter, please do not hesitate to contact me.

Thank you for referring this matter to me. I was happy to be of service to the Village of Fox Point in this regard.

Yours very truly,

ARENZ, MOLTER, MACY & RIFFLE, S.C.



Eric J. Larson

EJL/bes
Enclosures

cc: Tanya O'Malley, Village Clerk
John George, Village Treasurer

Y:\FoxPt\Pavlov\sr.ltr.12-03-10



LAW OFFICE OF TIMOTHY R. HALL

5600 W. Brown Deer Road, Suite 203, Brown Deer, WI 53223

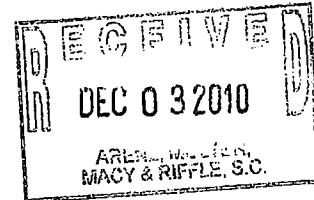
(414) 355-3540

Fax: (414) 355-3526

E-mail: attytimhall@sbcglobal.net

December 1, 2010

Attorney Eric J. Larson
Arenz, Molter, Macy & Riffle, S.C.
PO Box 1348
Waukesha, WI 53187-1348



Re: Debtor: Pavlov, Mikhail & Karlova, Kamilla
Case No.: 10-32564-svk
Creditor: Village of Fox Point
Account No.: 53-1020-000

Dear Attorney Larson:

I am writing in response to your letter of November 30, 2010 concerning the above matter. I take issue with your first point re notice to the Village. A Notice of Filing was sent to the Village at 7200 N. Santa Monica Blvd, Fox Point, WI 53217 by the bankruptcy court. Enclosed is a copy for your reference along with the court's Certificate of Notice. I have highlighted the reference to the Village of Fox Point. Additionally, I advised the Village of the bankruptcy filing in writing by letters dated September 16, 2010 and November 12, 2010. Copies enclosed. What the Village did with the Court's notice and my letters is unknown but your client cannot ignore the filing. Likewise, actual notice of the bankruptcy in time to file a claim is sufficient to make the pre-petition debt to the Village dischargeable, whether your client files a claim or not.

My clients had continued to receive collection notices of the pre-petition utility bill after their bankruptcy was filed, which prompted my letters and email to the Village. The Village can certainly bill my client for post-petition services but cannot continue to threaten enforcement action on the pre-petition bill as it did in its October 15, 2010 letter to my clients. Copy enclosed. Frankly, I have not seen a problem like this with any other municipality.

If you have further questions or concerns, please contact the undersigned.

Yours truly,

Timothy R. Hall
Attorney at Law

TRH
enclosures
cc: Mr. Mikhail Pavlov

UNITED STATES BANKRUPTCY COURT
Eastern District of Wisconsin

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, Hearing on
Confirmation and Deadlines**

The debtor(s) listed below filed a Chapter 13 bankruptcy case on 7/30/10.

This notice contains important information for the debtor(s) and creditors. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: No employee of the United States Bankruptcy Court may give legal advice. You may want to consult an attorney to protect your rights.

See Reverse Side For Additional Information.

Name(s) used by the debtor(s) in the last 8 years (including married, maiden, trade) and address:

Mikhail Pavlov
8507 N. Port Washington Rd.
Fox Point, WI 53217

Kamilla Karlova
8507 N. Port Washington Rd.
Fox Point, WI 53217

Case Number:
10-32564-svk

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-7499
xxx-xx-6999

Attorney for Debtor(s) (name and address):

Timothy R. Hall
Law Office of Timothy R. Hall
5600 W. Brown Deer Rd., Suite 203
Brown Deer, WI 53223
Telephone number: 414-355-3540

Bankruptcy Trustee (name and address):

Thomas J. King
P.O. Box 3170
Oshkosh, WI 54903-3170
Telephone number: 920-231-2150

Meeting of Creditors:

The debtor(s) must attend this meeting.

Date: September 16, 2010

Time: 09:30 AM

Location: U.S. Courthouse, Room 428, 517 East Wisconsin Avenue, Milwaukee, WI 53202

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): 12/15/10

For a governmental unit: See Fed. R. Bankr. P. 3002(c)(1)

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 11/15/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Proposed Plan; Objection to Plan; Hearing on Confirmation of Plan

If the debtor has filed a plan, a copy has been enclosed. If the debtor has not yet filed a plan, you will receive it at a later date. If a party files a written objection to confirmation of the proposed plan no later than ten days after the completion of the Meeting of Creditors, the Court will schedule a hearing. If no party files a written objection to the plan, the Court may confirm the plan without a hearing. The only persons who will be notified of the hearing date will be the trustee, counsel for the debtor (or the debtor if the debtor is not represented by counsel), the Office of the United States Trustee, the objecting party, and all other persons who specifically request in writing to receive notice.

Creditors May Not Take Certain Actions:

In most instances, the filing of a bankruptcy case automatically stays certain collections and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

Room 126, U.S. Courthouse
517 East Wisconsin Avenue
Milwaukee, WI 53202-4581
Telephone: (414) 297-3291
VCIS: (414) 297-3582 or Toll Free (877) 781-7277
Court Web Site: <http://www.wieeb.uscourts.gov>

For the Court:

Clerk, U.S. Bankruptcy Court

Clerk's Office Hours: 8:30 a.m. – 4:30 p.m. (Central Time)

Date: 8/2/10

ADDITIONAL INFORMATION

FORM B91 (1/10)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the proposed plan. If your written objection to confirmation is filed no later than 14 days after completion of the Meeting of Creditors, the Court will schedule a confirmation hearing that you may attend. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	No employee of the United States Bankruptcy Court may give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or to obtain property from the debtor; repossessing the debtor's property; or starting or continuing lawsuits or foreclosures; or garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Debtors will be required by the trustee to produce photo identification and proof of Social Security Number at the meeting of creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. In order to be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences that a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a) (2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive any objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the lists of the debtor's property, debts, and property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
----- Refer to Other Side for Important Deadlines and Notices -----	

UNITED STATES BANKRUPTCY COURT Eastern District of Wisconsin		PROOF OF CLAIM
Name of Debtor: Mikhail Pavlov Kamilla Karlova		Case Number: 10-32564
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ (if known) Filed on: _____
Name and address where notices should be sent:		
Telephone number:		
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number:		
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: \$ _____ *Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____		
3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate _____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)		
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.		
If the documents are not available, please explain:		
Date:	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	
		FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a):

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS**INFORMATION****Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

CERTIFICATE OF NOTICE

District/off: 0757-2
Case: 10-32564

User: jam
Form ID: b9i

Page 1 of 2
Total Noticed: 32

Date Rcvd: Aug 02, 2010

The following entities were noticed by first class mail on Aug 04, 2010.

db/jdb	+Mikhail Pavlov, Kamilla Karlova, 8507 N. Port Washington Rd., Fox Point, WI 53217-2234
aty	+Timothy R. Hall, Law Office of Timothy R. Hall, 5600 W. Brown Deer Rd., Suite 203, Brown Deer, WI 53223-2346
tr	Thomas J. King, P.O. Box 3170, Oshkosh, WI 54903-3170
smg	+IRS - Centralized Insolvency Operations, P O Box 21126, Philadelphia, PA 19114-0326
ust	+Office Of the U. S. Trustee, 517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510
6672522	Attorney James E. Huismann, Law Offices of James E. Huismann, S.C., N14W23777 Stone Ridge Dr., #120, Waukesha, WI 53188-1164
6672527	Direct Loan Service System, P.O. Box 5609, Greenville, TX 75403-5609
6672531	EMC Mortgage Corp., Attn: Customer Service, P.O. Box 293150, Lewisville, TX 75029-3150
6672532	+Financial Aid Mgmt. Educ, 5301 N. Dixie Hwy, Fort Lauderdale, FL 33334-3447
6672533	Home Depot Credit Services, P.O. Box 653000, Dallas, TX 75265-3000
6672537	+NCO Financial Systems, 507 Prudential Rd., Horsham, PA 19044-2368
6672536	+Nationwide Credit Inc., 2015 Vaughn Rd. NW, Ste. 400, Kennesaw, GA 30144-7802
6672538	+Rausch, Sturm, Israel, Enerson, & Hornik, S.C., 250 N. Sunnyslope Rd, Ste 300, Brookfield, WI 53005-4824
6672540	+Thomson Reuters 401(k) Savings Plan, 22 Thomson Place, Boston, MA 02210-1212
6672541	+US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
	(address filed with court: U.S. Bank, c/o Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335)
6672542	+Wells Fargo Bank, N.A., 200 N. N. Samsa, Milwaukee, WI 53217-2546
6672544	+WDT, 7333 N. Oak Park Ave., Niles, IL 60714-3815

The following entities were noticed by electronic transmission on Aug 03, 2010.

6672521	EDI: ATTWIREBK.COM Aug 02 2010 21:13:00	AT&T, Aurora, IL 60507-8100
6672520	EDI: AMEREXPR.COM Aug 02 2010 21:13:00	American Express, PO Box 360002, Ft. Lauderdale, FL 33336-0002
6672524	EDI: CHASE.COM Aug 02 2010 21:18:00	Cardmember Services, P.O. Box 15298, Wilmington, DE 19850-5298
6672523	EDI: CHASE.COM Aug 02 2010 21:18:00	Cardmember Services, P.O. Box 94014, Palatine, IL 60094-4014
6672525	EDI: CITICORP.COM Aug 02 2010 21:13:00	Citi Cards, P.O. Box 6000, The Lakes, NV 89163-6000
6672526	EDI: CITICORP.COM Aug 02 2010 21:13:00	Citi Cards, P.O. Box 6077, Sioux Falls, SD 57117-6077
6672528	EDI: DISCOVER.COM Aug 02 2010 21:13:00	Discover Card, P.O. Box 30943, Salt Lake City, UT 84130-0943
6672529	EDI: DISCOVER.COM Aug 02 2010 21:13:00	Discover More Card, P.O. Box 30943, Salt Lake City, UT 84130-0943
6672530	EDI: ESSL.COM Aug 02 2010 21:18:00	Dish Network, Dept. 0063, Palatine, IL 60055-0063
6672534	+EDI: HFC.COM Aug 02 2010 21:13:00	HSBC, Attn: Bankruptcy Dept., P.O. Box 5213, Carol Stream, IL 60197-5213
6672535	EDI: IRS.COM Aug 02 2010 21:13:00	IRS, Insolvency Unit, P.O. Box 21126, Stop N781, Philadelphia, PA 19114
6672539	EDI: AISTMBL.COM Aug 02 2010 21:13:00	T-Mobile Customer Relations, P.O. Box 37380, Albuquerque, NM 87176-7380
6672543	E-mail/Text: vci.bkcy@vwcredit.com	Volkswagon Credit, P.O. Box 7498, Libertyville, IL 60048-7498
6672545	EDI: WFNBNB.COM Aug 02 2010 21:18:00	WFFNB, Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
6672546	EDI: WISCDEPREV.COM Aug 02 2010 21:18:00	Wisconsin Dept. of Revenue, Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Wisconsin Department of Revenue, Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0757-2
Case: 10-32564

User: jam
Form ID: b9i

Page 2 of 2
Total Noticed: 32

Date Rcvd: Aug 02, 2010

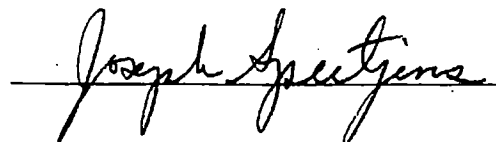
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2010

Signature:

A handwritten signature in cursive script, reading "Joseph Speetjens", written over a horizontal line.

LAW OFFICE OF TIMOTHY R. HALL

5600 W. Brown Deer Road, Suite 203, Brown Deer, WI 53223

(414) 355-3540

Fax: (414) 355-3526

E-mail: attytimhall@sbcglobal.net

September 16, 2010

Village of Fox Point
7200 N. Santa Monica Blvd
Fox Point, WI 53217

Re: Debtor: Pavlov, Mikhail & Karlova, Kamilla
Case No.: 10-32564-svk
Creditor: Village of Fox Point
Account No.: 53-1020-000

Dear Sir/Madam:

Please be advised that on July 30, 2010, my clients, Mikhail Pavlov and Kamilla Karlova, filed a voluntary petition under Chapter 13 of the U.S. Bankruptcy Code. The case number is **10-32564-svk**.

Under 11 U.S.C. Section 362 (a), you may not:

- take any action against the debtor or the debtor's property to collect any debt;
- enforce any lien on debtor's real or personal property;
- discontinue any service or benefit currently being provided to the debtor by you;

A violation of these prohibitions may be considered contempt of court and punished accordingly.

Yours truly,

Timothy R. Hall
Attorney at Law

TRH

cc: Mr. Mikhail Pavlov

LAW OFFICE OF TIMOTHY R. HALL

5600 W. Brown Deer Road, Suite 203, Brown Deer, WI 53223
(414) 355-3540 Fax: (414) 355-3526 E-mail: attytimhall@sbcglobal.net

November 12, 2010

Village of Fox Point
Attn: Utility Dept.
7200 N. Santa Monica Blvd
Fox Point, WI 53217

Re: Debtor: Pavlov, Mikhail
Case No.: 10-32564-svk
Creditor: Village of Fox Point
Account No.: 53-1020-000

Dear Sir/Madam:

Please be advised that on July 30, 2010, my client, Mikhail Pavlov, filed a voluntary petition under Chapter 13 of the U.S. Bankruptcy Code. The case number is **10-32564-svk**.

Under 11 U.S.C. Section 362 (a), you may not:

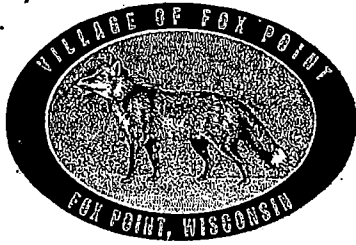
- take any action against the debtor or the debtor's property to collect any debt;
- enforce any lien on debtor's real or personal property;
- discontinue any service or benefit currently being provided to the debtor by you;

A violation of these prohibitions may be considered contempt of court and punished accordingly.

Yours truly,

Timothy R. Hall
Attorney at Law

TRH
cc: Mikhail Pavlov



VILLAGE OF FOX POINT

MILWAUKEE COUNTY
WISCONSIN

VILLAGE HALL
7200 N. SANTA MONICA BLVD.
FOX POINT 53217-3505
414-351-8900
FAX 414-351-8909

October 15, 2010

RESIDENT
8507 N PORT WASHINGTON RD
FOX POINT, WI 53217-2234

RE: DELINQUENT UTILITY BILL

ACCOUNT: 531020000

SERVICE ADDRESS: 8507 N PORT WASHINGTON RD

PARCEL NUMBER: 053-1020

AMOUNT DUE: \$696.79

AMOUNT DUE: \$766.48 if paid after October 31, but before November 15

Dear Utility Customer:

In accordance with the Wisconsin State Statute 66.0809, relating to utility services which have been furnished prior to September 1, unless the same is paid by October 31, thereafter a penalty of 10% of the amount of such arrears with any such penalty, shall be paid by November 15, the same will be levied as a tax against the lot or parcel of real estate to which service was furnished and for which payment is delinquent as above described.

If payment is made after October 31, please pay the second amount listed above. Your payment must be received, not postmarked, by November 15 as the tax roll is due to the County on November 15. Payments received after November 15 will be applied to future utility charges.

Please enclose a copy of this letter with your payment and indicate TAX ROLL PAYMENT and account number on your check.

Sincerely,
UTILITY OFFICE

MAUREEN

JULY 30 THU

10-32564

ALAN

7/31

8507 n. Port Washington Rd.

LAW OFFICES OF
ARENZ, MOLTER, MACY & RIFFLE, S.C.

720 N. EAST AVENUE
P.O. BOX 1348 (53187-1348)
WAUKESHA, WI 53186
Telephone: (262) 548-1340
Facsimile: (262) 548-9211
Email: elarson@ammr.net

DALE W. ARENZ
DONALD S. MOLTER, JR.
JOHN P. MACY
COURT COMMISSIONER
H. STANLEY RIFFLE
COURT COMMISSIONER
ERIC J. LARSON

RICK D. TRINDL
PAUL E. ALEXY
JULIE A. AQUAVIA
R. VALJON ANDERSON

November 30, 2010

Atty. Timothy R. Hall
Law Office of Timothy R Hall
5600 W Brown Deer Rd Ste 203
Brown Deer, WI 53223-2346

Via Email: attytimhall@sbcglobal.net

Re: Village of Fox Point
Debtor: Pavlov, Mikhail & Karlova, Kamilla
Case No.: 10-32564-svk
Creditor: Village of Fox Point
Account No.: 53-1020-000

Dear Attorney Hall:

Please be advised that I am the Village Attorney for the Village of Fox Point. Your letter of November 12, 2010, which you directed to the Village Manager has been referred to me, as has your client's email communications with the Village Manager from various dates in October and November of 2010, and your email message to the Village Manager dated November 12, 2010. My position regarding this matter is as follows:

1. For purposes of the automatic stay, at this time I will accept your assurance that a bankruptcy petition was filed on July 30, 2010. The Village has no knowledge of this petition, but for your statement. The Village has received nothing regarding this matter through the bankruptcy action, and the Village reserves all rights in this regard including any objections it may have to being discharged without prior notice. The Village intends to file a claim in this action, and will do so upon receipt of appropriate notice.
2. As you know, the Village is continuing to provide numerous services to this property, and the Village will continue to collect for this service that is provided and that has been provided subsequent to July 30, 2010.

LAW OFFICES OF
ARENZ, MOLTER, MACY & RIFFLE, S.C.

Attorney Timothy R. Hall
November 30, 2010
Page 2

3. The Village will continue to bill for services provided subsequent to July 30, 2010. At this time the Village is not requiring proof of payment for continuing service, however the Village reserves all rights in this regard. We will assume for now that your client will pay for the continuing service when payment is due and will continue service on that basis.
4. It is my understanding that the Village is taking no action to collect debts arising prior to July 30, 2010, and interest on such delinquencies are not accruing at this time.

I trust that the foregoing is acceptable. If you still believe that the Village is violating the stay or taking actions that are in violation of applicable laws, please contact me immediately so that we can quickly resolve the matter.

Once again, the Village reserves all rights with regard to any claims or potential claims it may have in this bankruptcy action, including with regard to whether the bankruptcy action has been properly filed and regarding proper notice of the same to the Village.

Yours very truly,
ARENZ, MOLTER, MACY & RIFFLE, S.C.

Eric J. Larson

Eric J. Larson

EJL/bes

cc: Susan Robertson, Village Manager
Tanya O'Malley, Village Clerk

Y:\FoxP\T\Pavlov\hall.ltr.11-30-10

LAW OFFICE OF TIMOTHY R. HALL

5600 W. Brown Deer Road, Suite 203, Brown Deer, WI 53223

(414) 355-3540

Fax: (414) 355-3526

E-mail: attytimhall@sbcglobal.net

September 16, 2010

8507 W. Post Washington

Village of Fox Point

7200 N. Santa Monica Blvd

Fox Point, WI 53217

Re: Debtor: Pavlov, Mikhail & Karlova, Kamilla
Case No.: 10-32564-svk
Creditor: Village of Fox Point
Account No.: 53-1020-000

Dear Sir/Madam:

Please be advised that on July 30, 2010, my clients, Mikhail Pavlov and Kamilla Karlova, filed a voluntary petition under Chapter 13 of the U.S. Bankruptcy Code. The case number is **10-32564-svk**.

Under 11 U.S.C. Section 362 (a), you may not:

- take any action against the debtor or the debtor's property to collect any debt;
- enforce any lien on debtor's real or personal property;
- discontinue any service or benefit currently being provided to the debtor by you;

A violation of these prohibitions may be considered contempt of court and punished accordingly.

Yours truly,



Timothy R. Hall
Attorney at Law

TRH

cc: Mr. Mikhail Pavlov

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

- Sender: Please print your name, address, and ZIP+4 in this box •

Village of Fox Point
7200 North Santa Monica Blvd.
Fox Point, WI 53217

Jb

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Francis Patricia O'Dwyer
8415 N. Port Washington Rd
Fox Point, WI 53217

2. Article Number

(Transfer from service label)

7008 1830 0004 2402 5932

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

8-10-09

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

☐ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

U.S. Postal Service™

CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com®

OFFICIAL USE

Postage

\$

.44

Certified Fee

2.80

Return Receipt Fee
(Endorsement Required)

2.30

Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees

\$

5.54

Postmark
Here

Sent To

Francis & Patricia O'Dwyer

Street, Apt. No.;
or PO Box No.

8415 N Pt. Wash Rd

City, State, ZIP+4

FP

2008 1830 0004 2402 5932

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may **ONLY** be combined with First-Class Mail[®] or Priority Mail[®].
- Certified Mail is *not* available for any class of international mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS[®] postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.

United States Bankruptcy Court

Eastern District of Wisconsin

Case No. 10-32564-svk

Chapter 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mikhail Pavlov
8507 N. Port Washington Rd.
Fox Point, WI 53217

Kamilla Karlova
8507 N. Port Washington Rd.
Fox Point, WI 53217

Social Security / Individual Taxpayer ID No.:

xxx-xx-7499

xxx-xx-6999

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/2/15

Susan V. Kelley
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Plat No. Mil 26-68

H. C. WEBSTER & SON

1750 W. SILVER SPRING DRIVE MILWAUKEE, WIS.

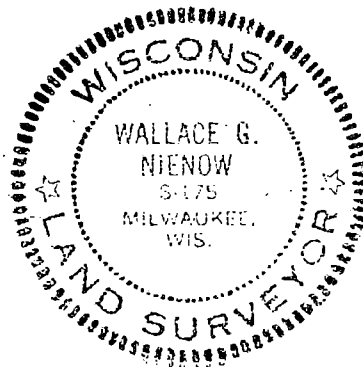
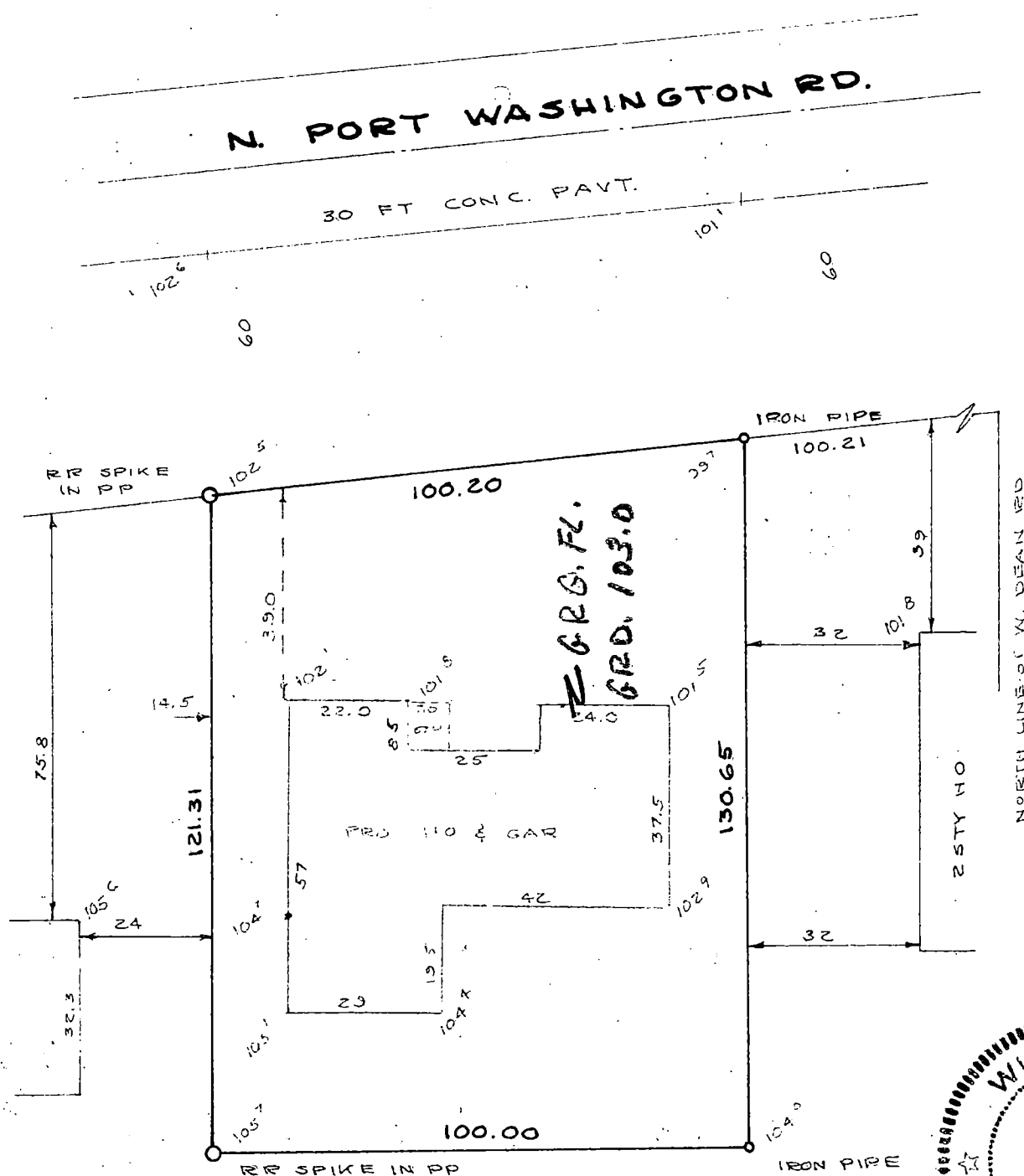
WALLACE G. NIENOW
REGISTERED CIVIL ENGINEER

ASSOCIATES
KENNETH B. WESTERN
CARL R. RAHMIG

PLAT OF SURVEY

OF PROPERTY OF Joe Linke

described as follows: The Northerly 100 feet (measured along the Westerly line)
of Lot 1, Fox Croft Highlands in the Northeast 1/4 Section 8, Town 8 North,
Range 22 East, in the Village of Fox Point, Milwaukee County, Wisconsin.



SCALE: 1 IN = 30 FT

BOULEVARD ON LINE
AFFIDAVIT: ELEV ON VILLAGE DATUM

I hereby certify that I have made a survey on
....., 196...., and that the location
of the..... Building on above described
property is correctly shown on the above plat.

STATE OF WISCONSIN }
COUNTY OF MILWAUKEE }

I, W. G. NIENOW, Surveyor, do hereby certify that I
have made a survey of the above described property and that
the above plat is a true representation of said survey.

Milwaukee, Wis. May 5, 1967....

W. G. Nienow

FOXCROFT HIGHLANDS

NORTH $\frac{1}{2}$ OF LOT 1

8415 rd Port Washington MO